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Witnesses sought in teen's murder

Police suspect a group of youth is responsible for the death of Dario Bartoli, 15 PAGE 3

Rookie NDP MPs stepping up again

All but two of the young MPs elected in the sweep of 2011 will run again in 2015 PAGE 11

Gives new meaning to 'royal trip'

Magic mushrooms found growing in the gardens at Buckingham Palace PAGE 17

MAKE THE MOST OF YOUR OFFICE'S HOLIDAY PARTY

WORK THE ROOM AT THE YEAR'S BIGGEST NETWORKING OPPORTUNITY PAGE 22

Transit police urged to cut border ties

Migrants. Committee holds vigil for Lucia Vega Jimenez, who died last year in CBSA custody

EMILY JACKSON
emily.jackson@metronews.ca

Lucia Vega Jimenez died in hospital days after she attempted suicide at a Canada Border Services Agency holding cell at Vancouver's airport in December 2013. THE CANADIAN PRESS

Just over a year has passed since transit police turned Lucia Vega Jimenez over to the Canadian Border Services Agency when she was caught without a valid ticket.

Jimenez, who was in Canada illegally, subsequently attempted suicide in a holding cell at the Vancouver airport on Dec. 20, 2013. She died a week later, a tragedy that would eventually prompt an inquest into the CBSA's treatment of detainees at the detention centre.

On Sunday afternoon, a vigil was held in her memory at the Main Street-Science World SkyTrain station where Jimenez was stopped for not paying her fare.

The vigil was organized by a new committee called Transportation Not Deportation to honour Jimenez and demand that what happened to her never repeats itself, committee member Omar Chu said.

The committee's goal is to convince transit police to cut ties with the CBSA, Chu said. It takes issue with transit officers helping the CBSA deport migrants, whose unwilling departures can split up families and send people back to dangerous situations in their home countries.

Jimenez feared returning to Mexico because of her ex-boyfriend.

Transit police reported 328 people to the CBSA last year. At the inquest into Jimenez's death, the officer who arrested her admitted he called CBSA in part because of her accent.

"For us, that was clear evidence of racial profiling," Chu said.

The committee supports a sanctuary city policy, but it believes ending the collaboration between transit police and the CBSA will be more effective on the ground.

The committee has met with transit police to discuss their concerns.

"They were friendly to us and they listened to our perspective, but I don't think we are in complete agreement yet," he said.

"We will continue to push them."

Metro Vancouver transit police Chief Neil Dubord issued a statement Sunday stating his force intends to address the concerns about how police deal with undocumented immigrants.

"I have heard the passionate concerns voiced by this group, and I am very much open to working towards effecting change that will work for everyone," Dubord said in the statement.

Dubord is working with local governments and police forces to formulate a common process of dealing with undocumented immigrants and training officers not to question someone's immigration status.

Dubord has invited the committee to attend a fair and impartial policing workshop in January to see how the officers are being trained.

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NEWS

Naughty. TransLink gets a lump of coal from annual list

The Canadian Taxpayers Federation (CTF) has picked a familiar target to top its annual naughty-or-nice list.

TransLink, a longtime target of the CTF for its executive pay structure and fiscal management, appears prominently on the naughty list, which was released Sunday.

Last week, CTF B.C. director Jordan Bateman said the advocacy group will lead a "No" coalition in 2015 against a proposed 0.5 per cent regional increase to the Provincial Sales Tax in a referendum on transit funding.

"Despite a public declaration … that executive pay had been frozen at 2012 levels and bonuses had been eliminated, every single TransLink executive was paid more in 2013 than the year before," wrote Bateman. "Now, they're asking for $250 million in new taxes."

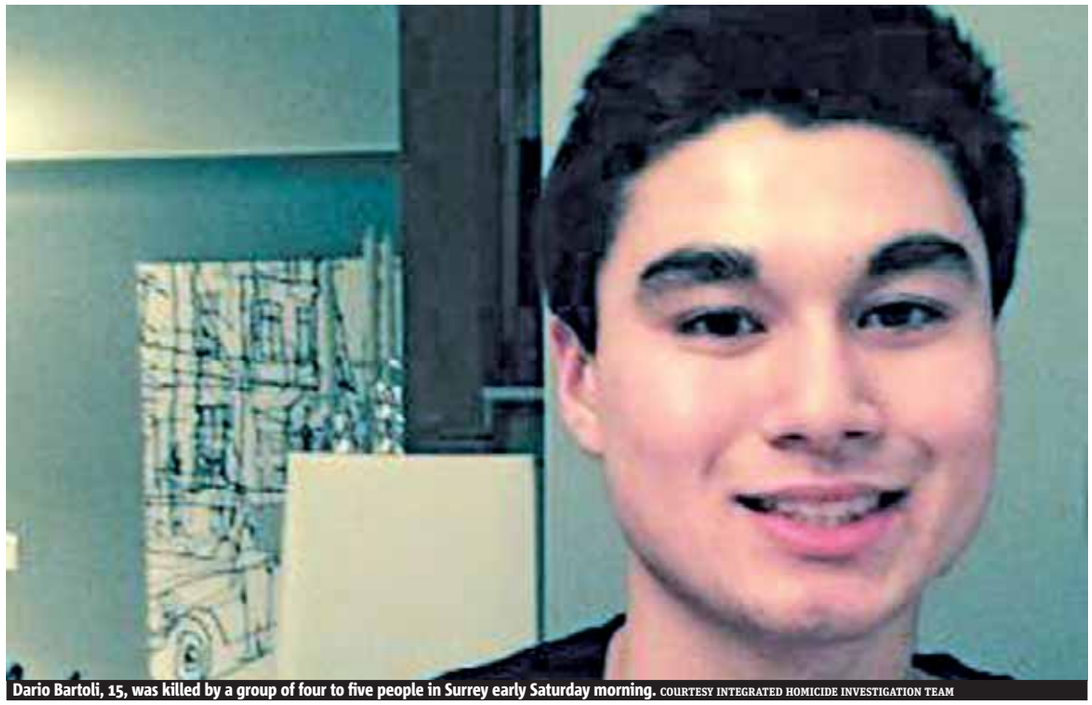
It's not the first time CTF has gone after TransLink.

Earlier this year, it gave the authority a "Teddy" award for government waste for the $4.5-million South Surrey Park and Ride, saying its $2 parking fee has kept transit users away.

Also on this year's naughty list are MLAs Jenny Kwan and Linda Reid, who had to pay back $34,992 and $5,528 respectively for taxpayer-funded trips.

Premier Christy Clark rounds off the list for allowing Medical Services Premiums rates to jump to $144 per month starting next year, up from $108 in 2010.

MATT KIELTYKA/METRO



Dario Bartoli, 15, was killed by a group of four to five people in Surrey early Saturday morning. COURTESY INTEGRATED HOMICIDE INVESTIGATION TEAM

Teenager killed in Surrey group attack

Dario Bartoli. Police looking for witnesses to incident that left 15-year-old dead and another 14-year-old with minor injuries

EMILY JACKSON
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Police are seeking witnesses to the killing of 15-year-old Dario Bartoli, who died after being attacked by a group of four to five people in Surrey early Saturday morning.

Bartoli and a friend, aged 14, were assaulted around 2:40 a.m. They fled to a house in the 15600 block of 18th Avenue, where Surrey RCMP officers were called.

Bartoli was taken to Peace Arch Hospital with critical injuries and died around 10:20 a.m.

The other boy sustained minor injuries.

The Integrated Homicide Investigation Team (IHIT) is appealing for witnesses and wants to talk to people who had been hanging out with Bartoli on Friday.

The group he was with is suspected of consuming alcohol throughout the day, Sgt. Jennifer Pound told the media.

While the investigation into the attack is in its early stages, Pound said a group of youth might be responsible.

The motive for the attack remains unclear.

Tributes to Bartoli poured in on Twitter, where friends described him as sweet and caring and expressed their shock at his death.

Contact

Anyone with information is asked to contact the Integrated Homicide Investigation Team at 1-877-551-4448.

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Residents try to oust Vancouver mayor, councillor over donation from union

Conflict? Accusations fly that CUPE donation discouraged contracting out municipal jobs

EMILY JACKSON
emily.jackson@metronews.ca

Mayor Gregor Robertson and Coun. Geoff Meggs at VCC-Clark Station during the 2014 election campaign. EMILY JACKSON/METRO FILE

A group of Vancouverites has petitioned the B.C. Supreme Court to oust Mayor Gregor Robertson and Coun. Geoff Meggs from office over a union donation to their election campaign.

The petition filed Friday argues it was a conflict of interest for the Vision Vancouver politicians to accept the $102,000 donation from CUPE after Meggs said at a meeting that the mayor had re-committed to not contracting out more jobs.

Such a commitment prejudiced the city's bargaining position in labour negotiations, undermined the electoral process and was in the politicians' financial self-interest, argues the petition by five residents, including Randal Helten, who writes for the civic-affairs blog City Hall Watch.

The punishment for conflict of interest is getting kicked out of office.

This is the third legal action filed in relation to the union donation, but it's the only action against Robertson and Meggs.

Robertson and Meggs sued rival mayoral candidate Kirk LaPointe and the Non-Partisan Association for defamation over remarks that the donation amounted to a "corrupt deal."

CUPE B.C. also launched a defamation lawsuit against LaPointe and the NPA over the comments.

Both the Vision politicians and the union insist the donation was legal — there is no limit on union and corporate donations in B.C. municipal elections — and are demanding damages from the NPA.

Neither case has been heard in court yet.

The mayor's office and Meggs did not immediately return requests for comment on Sunday.

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‘Cold-blooded’ killers sentenced to life

Surrey Six murders. Two men won’t be eligible for parole for 25 years for the 2007 massacre

A “cold-blooded” conspiracy to murder a rival gangster that blundered into five other deaths has resulted in life prison sentences for two gang members, a British Columbia Supreme Court judge ruled on Friday.

Justice Catherine Wedge delivered the highest possible penalty to two members of the notorious Red Scorpions gang along with a condemnation of the violent invasion of a Surrey residential apartment seven years ago.

“The conspiracy itself was by its nature so dangerous, so callous and so fraught with risk that it in fact resulted in six deaths, rather than one,” she said.

Each man had a chance for sober second thought, she said, but despite recognizing others would be collateral damage, they carried out the plan.

Cody Haevischer and Matthew Johnston were each found guilty in October of conspiracy and six counts of first-degree murder. The sentences pronounced Friday were automatic and expected, but the proceedings provided an opportunity for the presentation of nine victim-impact statements.

Eileen Mohan became one of the most vocal advocates for justice after her 22-year-old son, Christopher, was dragged into the apartment next door and lined up for death. The young man was heading to a basketball game.

The mother told court that after her son was cremated, she cradled the urn to her body and remembered her pregnancy, wishing desperately she had not asked him to stay home to meet the fireplace repairman.

THE CANADIAN PRESS

Eileen Mohan speaks to the media on Friday. THE CANADIAN PRESS

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TransLink. Pattullo Bridge repairs planned for 2015

With a replacement still little more than a dream, TransLink says it needs to press on with extensive repairs to one of the Lower Mainland’s oldest bridges.

The transit authority announced Friday that it plans to give the Pattullo Bridge a facelift in 2015 by rehabilitating its deck and making seismic improvements.

The decision comes after a team of contracted engineers inspected the bridge in the summer and recommended comprehensive work to maintain road safety and bridge functionality.

Phased construction will begin in the late summer of 2015, though TransLink hasn’t decided yet how it will close lanes and manage traffic disruptions caused by the work.

The repairs are expected to take anywhere from one to three years.

A new four-lane tolled replacement for the Pattullo Bridge (which opened in 1937) is contained within the Mayor’s Council on Regional Transportation’s 10-year, $7.5-billion transit plan, but funding has not been secured for the project.

The region’s voters are expected to be asked if they support a 0.5 per cent increase to the Provincial Sales Tax to help fund the plan during a referendum next year.

Even if funding is secured, TransLink says design and construction for a new bridge would take seven to 10 years.

“In the meantime, TransLink needs to move ahead with necessary work to keep the bridge safe for users until the long-term solution is in place,” reads a statement from the authority.

TransLink says it will announce construction dates and lane closures in the first quarter of 2015.

MATT KIELTYKA/METRO

Near Victoria

Dead dog found in floating duffle bag

The B.C. SPCA is investigating after a dog was found dead floating inside a duffle bag in the ocean near Victoria last week.

The bag was found and recovered near Ogden Point on Friday, and B.C. SPCA were immediately contacted after a short-haired white dog was found inside.

According to the organization, the dog appears to be an adult pit bull or boxer.

They are asking anyone with information to come forward.

Those with such information can call 1-855-418-5121.

MATT KIELTYKA/METRO

Fled Canada

Manslaughter suspect caught

A 20-year-old Vancouver man is in custody on a manslaughter charge after being arrested at Seattle’s airport.

RCMP say Samir Mokhtar is a suspect in the Sept. 24 shooting death of 20-year-old Aladdin Ramadan in Burnaby and was known to have fled Canada.

The U.S. Customs and Border Protection Agency says Mokhtar was arrested at the airport on Wednesday after he arrived from Dubai and agents searched a crime database.

U.S. authorities say they detained Mokhtar overnight and transported him to Blaine, Wash., where they turned him over to the RCMP. THE CANADIAN PRESS

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Davies bows out of federal politics

Won't seek re-election. Veteran NDP MP, deputy leader says it 'felt like it's time to call it a day'

NDP stalwart Libby Davies announced Friday she will not seek re-election next year.

After 40 years in public life, both as an MP and city councillor, the veteran Vancouver MP said: "It just felt like it's time to call it a day."

The 61-year-old has represented the riding of Vancouver East since 1997, winning six consecutive federal elections.

Her decision is a blow for New Democrats.

She has been a standard-bearer for the left wing of the party and a staunch supporter of the Palestinians in their conflict with Israel.

There has been some speculation that her position on Palestine put her at odds with Tom Mulcair, who has taken a more pro-Israeli stance since becoming NDP leader almost three years ago.

Davies denied there is any friction between her and Mulcair, whom she has served as deputy leader and health critic.

"He has my wholehearted support, he always has, and we work very well together," she said in an interview.

"I've been very proud to be part of his caucus and his team. So, I'm there for him and I will continue to be there for him and do everything I can to help (the NDP win the next election)."

Eighteen years of flying between Vancouver and Ottawa every week when the House of Commons is sitting has been gruelling for Davies, especially since she's something of a white-knuckle flyer.

"That's actually one regret I won't have," she said of the weekly flights.

That said, she added: "I love my job. I mean I totally love it.... I have no regrets that way. I mean, I've just loved every day being an MP."

THE CANADIAN PRESS

NDP MP Libby Davies in May 2013.

SEAN KILPATRICK/THE CANADIAN PRESS

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Fraser Valley. Avian flu confirmed in ninth barn

Federal officials say avian influenza has been detected in a ninth poultry barn in British Columbia's Fraser Valley.

The Canadian Food Inspection Agency says the virus was confirmed on Thursday at an Abbotsford farm and it affects about 7,000 chickens.

That means some 180,800 chickens and turkeys are now either dead or set to be euthanized.

The outbreak began last week, when poultry at two farms in the Fraser Valley tested positive for the H5N2 strain of the disease.

Earlier this week, the Canadian Food Inspection Agency announced a control zone covering the southern half of B.C., where restrictions have been placed on the movement of poultry.

THE CANADIAN PRESS

Restricted movement

Eight trade partners have placed restrictions on B.C. poultry products.

- On Wednesday, Singapore joined the list of the United States, Mexico, South Africa, Japan, Taiwan, Hong Kong and South Korea.

2003 murder

Kamloops man found guilty of killing girlfriend with hammer

A Kamloops man has been found guilty of second-degree murder in the death of his girlfriend more than a decade ago.

Forty-two-year-old Robert Balbar beat Heather Hamill to death with a hammer during an altercation in his apartment in July 2003. The body of the 31-year-old mother of three was found floating in the North Thompson River on Aug. 1 that year.

The jury returned with a verdict after 19 hours of deliberations.

During the trial, Balbar claimed he was acting in self-defence when Hamill threatened him and his son with a machete.

But during an RCMP undercover operation in 2007, he told a supposed crime boss that he beat Hamill to death because she was going to tell police he hit her. THE CANADIAN PRESS

Information sought

Guitar signed by music legends stolen from West Vancouver store

A guitar graced with the signatures of music legends including Paul McCartney, Eric Clapton and Jeff Beck has been reported stolen from a store in West Vancouver.

Police say the red and black guitar was framed with photos of all the musicians who signed it.

The Peavey Rock Legends guitar was stolen last week and had a price tag of $10,800.

Police are asking anyone with information to contact them.

THE CANADIAN PRESS

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Hockey team owner fined for lake pollution

The owner of two hockey teams, including the Dallas Stars, has been fined $140,000 for polluting a lake during renovations of his vacation property in Kamloops.

Tom Gaglardi, 47, was found guilty of two counts of harmful alteration of a fish habitat for work done in 2010. Gaglardi also owns the WHL's Kamloops Blazers and heads up Northland Properties, which was convicted on the same charges.

Gaglardi refused to comment after sentencing on Friday. Rob Toor, lawyer for Northland Properties, said it's too early to say whether an appeal will be filed.

"We're just going to review the decision and look at our options," he said.

During the trial earlier this year, court heard the Gaglardi family home, known as "Tom's Shack," was undergoing extensive renovations.

The charges stem from riprap destroyed by workers — taking orders from Gaglardi — in the construction of a boat ramp as well as shoreline trees he ordered removed from the property.

Provincial court judge Stephen Harrison quoted an expert in salmon habitats, who testified at trial that the work changed the shoreline on Gaglardi's property "from a very good fish habitat to a moonscape."

Court heard it will take more than 40 years to restore the salmon habitat.

The sentence was broken down so that Gaglardi was fined a total of $10,000. Northland was also fined $10,000. In addition, Gaglardi and Northland were ordered to pay $60,000 each to the B.C. Conservation Foundation.

The Crown sought a fine of $300,000, while Gaglardi's lawyer called for a fine of $50,000 to $75,000.

THE CANADIAN PRESS

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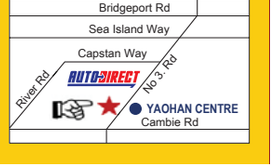

Called "voicebergs," this interactive light installation at the Festival of Lights allows visitors to speak into a tin can and illuminate the icebergs with the sound of their voice. COURTESY BEN Z. COOPER

Voicebergs light it up

VanDusen gardens. Interactive installation amps up holiday joy at city's Festival of Lights

THANDI FLETCHER
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Vancouver artist Ben Z. Cooper's favourite pastime this month is watching visitors interact with the sound-reactive icebergs he helped design for this year's Festival of Lights at the VanDusen Botanical Gardens.

"It's really hilarious. People love just yelling into them," Cooper told Metro, adding with a laugh: "I saw a kid almost pass out trying to fill up the entire length, which is 15 metres of light. It takes a little while!"

Dubbed "voicebergs," the interactive art installation is made up of polygon-shaped icebergs floating on the VanDusen garden's Livingstone Lake that are each connected with a cable to a tin-can on a custom-made microphone stand.

When visitors speak into the tin can, their voice gets turned into light that crawls along the cable and illuminates the icebergs.

Cooper and his creative partner, Stuart James W., came up with the idea when the organizers of VanDusen's Festival of Lights approached them about designing an interactive light installation that could float on water.

"They'd never done anything on the water before, and we hadn't either," he said. "So it was a really interesting experience engineering it and figuring out how that would work."

Since the installation debuted Wednesday, Cooper said, he has been amazed by the public's reaction.

While kids understandably love the voicebergs, Cooper also recently witnessed a woman singing into the tin can with a sense of wonder.

"I guess she hears her voice all the time but doesn't get to see it that much," he said. "It's really rewarding to see people feel the joy that you did while you were creating it."

Voicebergs

The voicebergs will be on display at the VanDusen Botanical Garden's Festival of Lights until Jan. 4, except for Dec. 25, when the gardens close for Christmas.

- **Tickets.** $10 for children, $13.25 for seniors and youth aged 13 to 18 and $17.50 for adults. Family passes are $38 for two adults and children under 19.

Burnaby

Man's loses conviction appeal

A convicted murderer whose botched brothel robbery led to the death of a sex worker lost his appeal in the province's highest court. THE CANADIAN PRESS

Richmond

Search-and-rescue workers rescued

Fourteen people rescued from a boat that hit a rock wall in the Fraser River in Richmond were in training to save others in a similar situation. THE CANADIAN PRESS

Nunavut. Hunger pangs persist as issue gains 'momentum' in Ottawa

The lineup for Iqaluit's soup kitchen stretches out the door, down a flight of wooden steps and onto the icy street. Dozens of people wait patiently in -40 C cold, braced against the gusting shards of wind.

Inside, Cathy Sawer stirs an industrial-sized pot brimming with chicken soup, enough for 200 servings. The 65-year-old and her fellow volunteers have been in the kitchen since 8 a.m., preparing a lunch that will be the only meal of the day for many of those waiting outside.

Nunavut's long-standing struggle with high food prices and widespread hunger has prompted scrutiny of late for both the federal and territorial governments. In the wake of a November report from the federal auditor general critiquing the government's food-subsidy program, footage emerged of Rankin Inlet residents foraging in the town dump.

Nunavut MP and Environment Minister Leona Aglukkaq insists hunger in the North has been exaggerated. But there's a sense in Nunavut that with fresh attention on an old problem, things may finally change — albeit slowly.

"We have some momentum on this issue," said Ed McKenna, director of Nunavut's Anti-Poverty Secretariat. "But it's going to take time to see that translated to concrete work."

Food insecurity — defined as a lack of access to healthy, affordable food — is not a new phenomenon in Nunavut. Even the traditional Inuit diet of caribou, fish, birds, whales, seal and berries left people vulnerable to hunger pangs if they couldn't find any plants or wild animals to eat. But the problem is still persistent. THE CANADIAN PRESS

Quoted

"We used to go garbage-picking. We knew which houses had food. That was the main thing. We knew which houses had food."

Leesee Papatsie, who helped organize Nunavut-wide food-price protests

Via Greenland. Denmark to lay claim to North Pole

Denmark says scientific data shows Greenland's continental shelf is connected to a ridge beneath the Arctic Ocean, giving Danes a claim to the North Pole and any potential energy resources beneath it.

Foreign Minister Martin Lidegaard says Denmark will deliver a claim on Monday to a United Nations panel in New York that will eventually decide control of the area, for which Russia and Canada are also competing.

Lidegaard said he hopes the other nations that have made claims in the Arctic will continue to keep to "the rules of the game."

The United States, Russia, Norway, Canada and Denmark all have areas surrounding the North Pole, but only Canada and Russia have indicated an interest in it before Denmark's claim.

THE ASSOCIATED PRESS

North America

Keystone, Mexico's energy moves, on agenda at continental talks

The falling price of oil and what to do about it, the Keystone XL pipeline, and Mexico's major oil and gas shake-up will be on the table as North American energy ministers meet Monday.

Natural Resources Minister Greg Rickford is set to meet with his counterparts Ernest Moniz and Pedro Joaquin Coldwell from the U.S. and Mexico respectively in Washington, D.C.

The rapidly falling price of gas, exacerbated by the Organization of Petroleum Exporting Countries' (OPEC) decision last month not to cut Middle-Eastern oil production, will overshadow the talks.

Already, there has been buzz around the idea of a North American-style energy cartel to counter OPEC.

One of Rickford's stated priorities is to emphasize that Keystone should go ahead, based on a U.S. State Department decision assessment from early this year.

Meanwhile, President Barack Obama has expressed reticence about the project.

THE CANADIAN PRESS

Zzzzzzz ... Santa and baby need a nap

Ten-week-old Jaxson Schieman curls up for a nap with Santa at the Rideau Centre mall in Ottawa on Sunday. LUCY SCHOLEY/METRO IN OTTAWA

Many rookie MPs to run in 2015 election

'Big responsibility'.
All but two young NDP MPs have committed to running for re-election

In 2011, Mylène Freeman became a New Democrat member of Parliament almost by accident. In 2015, she intends to be elected on purpose.

Freeman, 25, is one of a half-dozen MPs who were barely in their 20s when a surge of support for the NDP in Quebec saw them get the job in 2011, despite never having set foot in their ridings during the campaign.

Questions swirled about whether this rookie class would last even a single sitting. Not only did they prevail, but so far all but two have committed to running for re-election in 2015.

Only 19 when he was elected, NDP MP Pierre-Luc Dusseault had the distinction of becoming the youngest person ever voted into the House of Commons. He didn't say much for the first little while but slowly found his voice.

"You have such big responsibility, and if you want to succeed you have to work, work hard, work every day," Dusseault said.

It's not just Freeman and Dusseault going into 2015 a little wiser.

Liberal Leader Justin Trudeau suspended MPs Massimo Pacetti and Scott Andrews from caucus last month amid explosive allegations of "serious personal misconduct" involving two of their NDP counterparts.

Though whispers of impropriety have coursed through the halls of power in Ottawa for decades, the suspension forced Parliament to confront it publicly for the first time and examine how ill-equipped it is to deal with the interpersonal realities of a modern workplace.

Creating a better political climate for women is one of the reasons Freeman says she wants to run again.

"This place isn't built for women," Freeman said. Ironically — and unbeknownst to her — a male colleague from another party could be seen taking note of her physique as he passed behind her while she spoke.

A harassment-prevention policy was implemented this past week.

Parliament also learned it was not immune from security threats.

Cpl. Nathan Cirillo was shot dead Oct. 22 as he stood sentry at the National War Memorial, moments before gunman Michael Zehaf Bibeau stormed the Centre Block, where he died in a fearsome gun battle with security forces.

The two incidents are neither alike nor related, but there is a lesson in both, said Liberal deputy leader Ralph Goodale.

"Don't take your values, your security, or your rights and privileges for granted. They are very precious things and you need to behave accordingly in order to safeguard them," Goodale said.

Ever since the shooting, members of the NDP stare at a bullet hole in their caucus door as a reminder.

THE CANADIAN PRESS

NDP MPs Matthew Dubé, left, Laurin Liu, Mylène Freeman, and Charmaine Borg, all McGill University students, arrive on Parliament Hill on May 19, 2011. SEAN KILPATRICK/THE CANADIAN PRESS

Quoted

"It's a different life than others who are my age, who are 23, still in university."

NDP MP Pierre-Luc Dusseault, who was 19 years old when elected to Parliament

Compromise deal reached on climate

Climate negotiators salvaged a compromise deal in Lima early Sunday that sets the stage for a global pact in Paris next year, but rejected a rigorous review of the greenhouse gas emissions limits they plan.

More than 30 hours behind schedule, delegates from more than 190 countries agreed on what information should go into the pledges that countries submit for the expected Paris pact.

They argued all day Saturday over the wording of the decision, with developing nations worried that the text blurred the distinction between what rich and poor countries can be expected to do.

The final draft said countries have "common but differentiated responsibilities" to deal with global warming.

The momentum from last month's joint U.S.-China deal on emissions targets faded quickly in Lima as rifts reopened over who should do what to fight global warming.

Many developing countries, the most vulnerable to climate change's impacts, accuse rich nations of shirking their responsibilities to curb climate change and pay for the damage it inflicts.

The approved draft weakened language on the content of the pledges, saying they "may" instead of "shall" include quantifiable information showing how countries intend to meet their emissions targets.

The new draft mentioned only that all pledges would be reviewed a month ahead of Paris to assess their combined effect on climate change.

"I think it's definitely watered down from what we expected," said Alden Meyer of the Union of Concerned Scientists. THE ASSOCIATED PRESS

Protest moves to pews

Senior Judge Theodore Newman of the Historic Courthouse raises his fist at the African Methodist Episcopal Church in Washington Sunday. Congregants across the U.S. wore black to protest police shootings of unarmed black men. MANUEL BALCE CENETA/THE ASSOCIATED PRESS

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Armed man takes hostages in Sydney cafe

Three flee out fire exit. Police say nobody appears harmed; flag with Arabic words seen through window

Three people ran out a fire exit of a Sydney cafe where a gunman took an unknown number of people hostage at the height of Monday morning rush hour. Two people inside the cafe were seen holding up a flag believed to contain an Islamic declaration of faith.

New South Wales Police Deputy Commissioner Catherine Burn confirmed that the three people "have now emerged from the location" where the crisis was unfolding.

"We do not have any information that suggests that anybody is harmed at this stage," she said.

The three people were seen on live video footage bolting out of the door past heavily armed police and then disappearing around a corner.

The development came six hours after a gunman entered the Lindt Chocolat Cafe in Martin Place, a plaza in the heart of the city's financial and shopping district that is packed with holiday shoppers this time of year. Many of those inside the cafe would have been taken hostage as they stopped in for their morning coffees.

Hundreds of police flooded into the area, streets were closed and offices evacuated. The public was told to stay away from Martin Place, home to the state premier's office, the Reserve Bank of Australia, and the headquarters of two of the nation's largest banks. The state parliament house is a few blocks away.

Television footage shot through the cafe's windows showed several people with their arms in the air and hands pressed against the glass, and two people holding up what appeared to be a black flag with white Arabic writing on it. THE ASSOCIATED PRESS

British panel wants access to U.S. report

Senate documents. U.K. hopes to discover how involved the country was in the interrogation of suspects after 9/11

A U.K. parliamentary panel wants access to information not made public in a U.S. Senate report that may pertain to Britain's role in the interrogation and rendition of terror suspects following the Sept. 11, 2001 attacks.

Malcolm Rifkind, chairman of the Intelligence and Security Committee, told the BBC on Sunday that the panel investigating allegations of British involvement in torture would request access to the Senate's findings related to Britain.

Prime Minister David Cameron's office has acknowledged some parts of the report were blacked out for national-security reasons but says none of it related to any alleged British involvement "that would be unlawful in the U.K."

The request for the material to be omitted from the executive summary published last week was made by British intelligence agencies to the CIA, rather than the government.

The U.S. Senate Intelligence Committee's report on CIA interrogations exposed years of misrepresentations that seem designed to boost the case for the effectiveness of brutal interrogations.

When asked whether he was hopeful he'd get the information, Rifkind replied, "I do not say I would be confident."

THE ASSOCIATED PRESS

Indian Ocean U.S. base

The CIA report had led to demands that Britain stop talks with the U.S. over the use of a British atoll as a military base.

- **Diego Garcia.** The Indian Ocean island was used twice as a U.S. refuelling stop during the 2002 transfer of two terrorism suspects.
- **Deal set to expire.** The 50-year agreement between the U.K. and the U.S. to use Diego Garcia as a base is set to expire in 2016.

Posing for papal selfies

Faithful fans take selfies with Pope Francis during his visit to St. Joseph parish church in Rome on Sunday. During his traditional Sunday window appearance, Francis encouraged people to strive for joy, telling his worldwide flock, "We've never heard of a sad saint." Some 50,000 people came to St. Peter's Square to cheer the pope during the appearance. Among them were many children clutching figurines of baby Jesus for Francis to bless for Christmas crèche scenes at home or school. GREGORIO BORGIA/THE ASSOCIATED PRESS

Japanese elections

PM firms up lower house power base

Japan's ruling coalition was headed for a resounding victory in lower-house elections Sunday, firming up Prime Minister Shinzo Abe's hold on power.

Media projections, based on exit polls, showed the ruling Liberal Democratic Party easily retaining its majority in the House of Representatives.

The Liberal Democrats, a conservative party predominantly in power since the end of the Second World War, appeared to have fallen short of securing a two-thirds majority on their own but may have done so with their coalition partner, the Buddhist-backed Komei party. In early returns, the two parties had already locked up 278 seats in the 475-seat lower house, according to national broadcaster NHK. THE ASSOCIATED PRESS

Newtown, Conn.

Community reflects, remembers Sandy Hook shooting

The mother of a child killed in the Sandy Hook Elementary School shooting spoke out against gun violence Sunday on the second anniversary of the massacre that left 20 children and six educators dead.

"And just like our hearts were broken and we can't breathe, the hearts of the mothers in Ferguson, in Bridgeport, in Hartford, in Florida, in New Haven, in Danbury, they can't breathe," said Nelba Marquez-Greene, who lost her daughter, Ana Grace.

No public memorial events are planned in the Newtown community, but town officials said the day should be a time of reflection and remembrance.

THE ASSOCIATED PRESS

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Expert: Students need a better financial education

Money, money, money. Canadian educators need to do more to help our young learn about balancing their books

A more cohesive approach to teaching money management to students is needed, say experts. JONATHAN HAYWARD/THE CANADIAN PRESS FILE

Educators across Canada are increasingly seeing the value of teaching kids the basics of money management at a young age, but some experts warn the patchwork of programs being offered in schools can only go so far in helping students avoid major money pitfalls down the line.

School systems in several provinces — including Ontario, Quebec and Saskatchewan — have in recent years added elements of financial literacy to the core classes taught through elementary and high school, while British Columbia more than a decade ago created a mandatory Grade 10 financial life skills class.

But in order to make those lessons truly sink in, schools must have a designated financial capability curriculum that's applied across the board, some experts say.

"Unless you have a focused, consistent curriculum designed specifically and implemented across the majority of grades, so it knows where it ended last year and it's going to pick up and add more information … it's never going to work," said Gail Vaz-Oxlade, the financial guru behind the TV show Til Debt Do Us Part and author of Money-Smart Kid$ and other books.

"And the problem we have right now is that by using the word money or using money context for traditional lessons, (school) boards are convincing parents that they're putting financial literacy into schools — but they're not," Vaz-Oxlade said.

In Ontario, the focus in the classroom is largely on the math aspect of money management, "but those things are not the issue in terms of how to deal well with money," she said. "The issue in terms of how to deal well with money are things like you can't spend more money than you make."

THE CANADIAN PRESS

Waze. Traffic app causing headaches

Los Angeles residents whose homes hug a warren of streets next to the busiest urban freeway in the U.S. were baffled when they saw bumper-to-bumper traffic on their streets a year ago.

When word spread that the explosively popular new smartphone app Waze was sending many of those cars through their neighbourhood in a quest to shave five minutes off a daily rush-hour commute, they were angry and ready to fight back.

They figured they would outsmart the app, some said, by using it to report phoney car crashes and traffic jams on their streets that would keep the shortcut-seekers away.

Months later, the cars are still there, and the people are still mad.

That's because the app can't be outsmarted, Waze spokeswoman Julie Mossler said.

"With millions of users in L.A., fake, co-ordinated traffic reports can't come to fruition because they'll be negated by the next 10 people that drive down the street passively using Waze," she said.

THE ASSOCIATED PRESS

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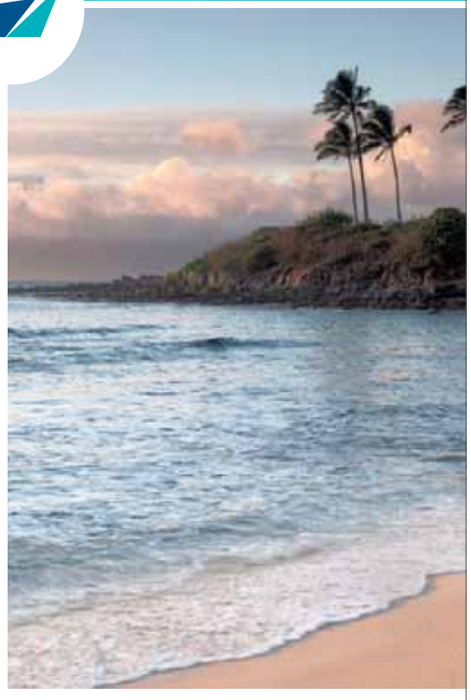

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VOICES

LAW OF THE LAND PREVAILS

Provincial support for Trinity Western University's Christian law school was a bad idea from the start

PAUL SULLIVAN
vancouver@metronews.ca

Trinity Western University is trying to crash the 21st century with a law school based on Christian dogma from the fourth century, and it's not going well.

The provincial government has revoked its support for the law school, which was scheduled to open in 2016. At the heart of the matter is a "community covenant," which all students must sign if they want to go there.

Here's the problem clause (and we don't mean Santa): "Further, according to the Bible, sexual intimacy is reserved for marriage between one man and one woman, and within that marriage bond it is God's intention that it be enjoyed as a means for marital intimacy and procreation."

This, of course, runs counter to the law recognizing and protecting same-sex marriage in Canada. Law societies reasonably expect their lawyers to uphold the law, and have therefore decided not to recognize any Bible-based barristers or solicitors. Which is why the province has decided to withdraw its support for TWU Law.

None of this should be surprising. What's surprising is that the province granted its support in the first place. It's like basing a biology degree on the Biblical notion that the world is 10,000 years old, or a physics degree on the idea that God created the world in six days. I mean, really.

The whole thing is messed up by the fact that TWU has managed to get away with this once already, when it decided to offer an education degree. The school has been happily graduating covenant-based teachers since 2001, when the Supreme Court of Canada said it was OK.

It's the principle of religious freedom versus the law of the land. There was a time (2001, for instance) when upholding religious freedom seemed more important than upholding the rights and freedoms of all citizens. Obviously, that is changing. Just as obviously, the Charter of Rights and Freedoms, which protects us against a variety of persecutions, be they religious or gender-based, is ripe for a clear, unambiguous review.

I'm no lawyer (for which I thank, er, God) but it seems clear to me that allowing religion to intrude on the state is not only illegal, but a really bad idea.

It may be a stretch, but I find myself thinking of a young woman named Malala Yousafzai, who was just awarded the Nobel Peace Prize for advocating education for girls even after an attack by the Taliban, who seem to believe that education for girls violates the teachings of the Qur'an. That's what happens, apparently, when you allow religious sentiment to prevail.

Believe what you like, young proto-lawyers. Just don't go signing any covenants that violate the rights of your clients and then expect to be called to the bar. The province, in a moment of secular sanity, has raised the bar.

Your Vancouver

Horsing around

Olive, 6, and Albie Hutchinson, 4, of Brisbane, Australia, ride the carousal at the Vancouver Christmas Market on Thursday.
JENNIFER GAUTHIER/FOR METRO

SEE YOUR SHOT HERE: Send us high-resolution snaps of your city to readers@metronews.ca

Upcoming

Swatting suspect in court

A 17-year-old Coquitlam boy is scheduled to appear in court Wednesday on charges that include public mischief and extortion for a number of alleged "swatting" hoaxes on police in Florida.

The teen is accused of calling police in Florida in September and threatening to shoot people at a Florida high school. It's alleged he later emailed the school and threatened to blow it up. A third alleged incident occurred in November and involved a witness's house.

The alleged hoax aimed to draw a police SWAT response, hence the term "swatting."

All three incidents prompted a large police response and an investigation that led to the teen's arrest in early December.

A spokeswoman for the RCMP said the accused has previously pleaded guilty to two counts of criminal harassment for harassing young women online. METRO

Olympian issues environment challenge

Olympian and new Richmond Coun. Alexa Loo joins fellow councillors Harold Steves and Bill McNulty Tuesday in calling on communities to adopt the Blue Dot Movement's Right to a Healthy Environment declaration.

Richmond's city council adopted the declaration in October.

The Blue Dot Movement is an initiative of the David Suzuki Foundation trying to get clean drinking water, fresh air and healthy food recognized as a human right. METRO

metro

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Gossip

NED EHRBAR

METRO'S TAKE ON THE WORLD OF CELEBRITIES

Iggy Azalea ALL PHOTOS GETTY IMAGES

Even if Iggy were born a man, he would never be called Cody

Some stars just ignore all the weird rumours that go around about them, and some offer firm but boilerplate denials.

But, every once in a great while, some find just the right way to brush off the gossip while coming off as awesome in the process.

Case in point? Iggy Azalea actually deigned to respond to bizarre rumors that she wasn't always a girl named Iggy.

"Wait, so I'm just now reading that I was born a man and my name is Cody?" she posted to Twitter.

She followed that up with, "I just don't see myself as a Cody. I'm more of a Liam, if I had a penis."

You win this round of the Internet game, Ms. Azalea.

Oh, and she was understandably worried about how these new revelations would affect her career.

"Am I still gonna get my Billboard women in music award tomorrow, now that I supposedly have a penis or nah," she tweeted.

Panettiere 'over the moon' that she is no longer the shortest in her family

Nashville star Hayden Panettiere has a baby girl, just in time for Christmas.

The pint-sized actress gave birth to daughter Kaya Evdokia Klitschko last week, her first child with much taller fiancé Wladimir Klitschko, her rep confirms to People magazine.

"We are over the moon and madly in love," the new parents say in a statement.

The couple announced their engagement in October. No word yet on whether baby Kaya will take after the taller or the shorter side of the family.

Hayden Panettiere

The Queen's garden adds magic to her majesty

During The Queen's Garden, a TV special set to air in the U.K. at Christmas, horticulturist Alan Titschmarsh apparently stumbled upon some magic mushrooms in the gardens of Buckingham Palace.

"It's eaten in some cultures for its hallucinogenic effects, but it also makes people who eat it very sick," an ecology professor explains to Titschmarsh, according to the Telegraph. "The old-fashioned thing to do was to feed it to the village idiot, then drink his urine, because you get all of the high without any of the sickness."

Well, then!

But don't get too excited about any Royal Family vision quests just yet. A Palace spokesman was quick to tell the Sun that "fungi from the garden are not used in the Palace kitchen."

But man, if they were? That could really liven up the Queen's Christmas Day address. Oh well. Instead, maybe some commoners can sneak in, chow down on the mushrooms and have a great time saying Titschmarsh's name over and over.

Queen Elizabeth

SCENE

moto X

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Consumers bugged by careless video-game makers

Issue. Tight timelines for releases of highly anticipated titles mean that consumers are having to deal with glitches in their games

The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems.

Ubisoft CEO Yannis Mallat issued a mea culpa earlier this month for the November release of Assassin's Creed Unity, acknowledging that the overall quality of the game "was diminished by bugs and unexpected technical issues."

"I want to sincerely apologize on behalf of Ubisoft and the entire Assassin's Creed team," read Mallat's statement. "These problems took away from your enjoyment of the game, and kept many of you from experiencing the game at its fullest potential."

The company — which has development offices in Toronto and Montreal that employ more than 2,000 people — intends to offer free downloadable content or a free game for those who bought the product before it was patched with a software update.

"I think it's admirable, but no doubt a blemish on what should be their flagship product of the year. But they're certainly not alone in shipping a game that's not finished," says Marc Saltzman, a Toronto-based syndicated video game critic.

Aaryn Flynn, general manager of Bioware Canada, says Ubisoft's apology is a step in the right direction for developers.

"We all have to take responsibility for where our games are and fan reaction good or bad, so I think it's a good thing to do," he said, adding that the recent release of Dragon Age: Inquisition needed to be patched on release day for technical issues. "But the complexity and the fidelity and the level of work that goes into these games is the highest it's ever been — it's sky-high."

Saltzman notes a disturbing "ship now, fix later" trend, where developers are taking advantage of customers' Internet bandwidth to repair a game after it's already been released.

American video game industry consultant and author Scott Steinberg says the Ubisoft decision to publicly apologize was "very rare" for any company, and believes the move will set a precedent in the industry.

"I think you probably will see more and more companies, if errors of this magnitude are encountered, being called upon to address the issue," he said. "But even if you can throw an army of people at trying to stamp out these bugs — as wide of a net as you can cast — things are still going to slip through."

THE CANADIAN PRESS

A Parisian named Arno fights his way through the French Revolution in Assassin's Creed Unity. The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems. THE CANADIAN PRESS

Finding balance

With more than 40 per cent of games released in November and December, video game critic Marc Saltzman says many companies set unrealistic deadlines ahead of the holidays. Aaryn Flynn, general manager of Bioware Canada, adds "I don't think developers have ever had more ambition than they do now, so it's about finding a way to match that ambition with what's operationally possible ... So sometimes that requires a delay, sometimes that requires a Day 1 patch, sometimes it's both. So it's just about making sure that you strike the right balance."

Music. Jack White releases new app

Jack White AFP FILE PHOTO

Jack White, the former White Stripes frontman, is the latest rock star to embrace the immersive musical possibilities of sliding a smartphone into a VR headset. White's app, called Jack White: Third-D, is designed to work with Google's do-it-yourself VR headset, Project Cardboard. Sliding any Android headset with a 5-inch or greater display into the headset will treat the wearer to a 360-degree stereoscopic 3D live performance of a number of White's latest tracks, including Ball and Biscuit. The footage was captured by a company called Jaunt at a number of recent concerts. AFP

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How to rise from the debt

Your money. Figure out if you're carrying too much debt and what to do about it if you are

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Our tolerance for debt has gone way, way up. Some folks believe everyone's got some debt. Hey, if you have a mortgage that's manageable, I've got no beef with you.

But if you're carrying even a penny in consumer debt — balances on your credit card or line of credit, overdraft, buy-now-pay-later loans — it is too much debt.

That being said, I know that there are folks who are trying to get rid of their debt.

If you're spending up to 15 per cent of your income for debt repayment (not including your car payments and your mortgage), you're on your way to debt freedom.

To calculate what percentage of your income you're spending on debt repayment, add up your monthly debt repayment amounts (not including car payments and mortgage), divide that by your monthly take-home pay, and multiply it by 100.

If you're spending $670 a month paying off your credit cards, student loans, line of credit, furniture loan, or whatever else, and you make $3,100 net a month, your calculation would look like this: 670 / 3100 x 100 = 21.6%

If you're spending 15 per cent or less of your monthly income paying off your debt then you're probably OK from a cash-flow perspective. If you're spending more than that, uh-oh!

The words "paying off" are important. If you're spending 15 per cent or more of your income just meeting your minimum monthly payments you're gonna be in debt for a long, long, long, long time and you're going to pay *gobs* of interest.

Have you looked at the line at the bottom of your credit card statement that says, "If you make only the minimum payment each month (on your $6,369.36 balance), we estimate it will take 55 years and 10 months to fully repay the outstanding balance."

Cripes! (Taken directly off my credit card statement that I paid in full immediately!)

If you have a $3,000 balance on a credit card charging 14.98 per cent interest, and pay a two per cent minimum every month, it will take 26 years to pay off your balance and cost you a total of $7,440 in interest. Seriously, that stuff you bought on sale just cost you three times as much as you planned!

Get that money burden off your back by paying off your debt. ISTOCK

Why are you doing this to yourself?

1. Admit you have a problem. Say it out loud right now: "I have a problem with my debt." If you aren't prepared to admit you're in trouble, no one can help you. If you aren't prepared to add up the mess you're in, quit your whining. If you want things to change, start by saying, "I have a problem with my debt."
2. Write down every penny you spend. Whether you spend $1.25 for coffee or $600 on a fabulous new pair of shoes, write it down. This is how you become accountable for forfeiting your future in the name of an immediate pleasure. When you look over your list at night — yes, you have to look over the list every night — ask yourself why you're really buying. Did you get a rush? Did you feel pleasure? How are you feeling now?
3. Switch from credit to cash. It is way easier to charge something than it is to fork over cold, hard cash.
4. Commit to paying off your debt. Grab a calculator and figure out how much it will take each month to be out of debt by a specific date. Then allocate the majority of the money to paying off your most expensive debt first while you make minimum payments on the other debts. Once your first debt is paid off, reallocate that money to your next most expensive debt. Keep going till you're out of the hole.
5. If you must find a way to make more money to get out of debt, so be it. You played and now it's time to pay. More work may be what it takes. The upside: You'll be so busy earning, you'll have very little time or energy left to spend. Life is expensive enough. Get rid of the interest costs so you can use your money for *you* instead of making some lender richer!

Here are 5 more signs you may be in over your head:

1. If you find that you seem to have less and less money for things like food.

2. If you keep dipping into your savings, keep trying to refinance, or have to take a payday advance loan.

3. If you keep hitting the ceiling on your credit cards. As you pay your balance, do a balance transfer to reduce your costs, or refinance in some other way, you're right back to the limit on your credit in no time flat.

4. If you can't find two red cents to put into an emergency fund. No emergency fund means that the first time trouble rears its ugly head, you'll be right back to using credit to fill your financial gap.

5. If you can't sleep at night — if you toss and turn or awake in a cold sweat — you're in trouble.

WANT TO BE SMARTER ABOUT YOUR MONEY? GO TO MYMONEYMYCHOICES.COM AND FOLLOW THE ROADMAP TO SUCCESS.

When and how to wean kids off gift list

It's a discussion some families have in the lead-up to the holidays. Others avoid it because it can be awkward; everyone isn't always on the same page.

But side-stepping dilemmas rarely solves them, so let's just put it out there. If you buy holiday gifts for the children in your extended family, does there come a point when you can stop?

Sadly, there appears to be no single answer. But some etiquette experts have offered suggestions to help.

Let's start with Judith Martin, better known as Miss Manners, who says an important point to keep in mind is that there is no need to stop buying gifts for nieces and nephews. If you enjoy doing so, you may continue.

Should you wish, however, to at some point transition from giving gifts to sending a seasonal letter or card, Martin suggests a surprisingly tender age as a potential demarcation point.

"The first cut-off would be ... children who have learned to write but don't," Martin says with a bit of bite to her delivery.

She refers, of course, to children who do not pen thank-you notes to express gratitude for the presents they have been sent.

Anna Post of the Emily Post Institute suggests the point at which children stop going out for Halloween might be a time when you could think about altering gift-giving patterns, if that is a goal.

Karen Cleveland, the Toronto-based writer of the blog Finishing School, suggests the point at which nieces and nephews start to earn an income might also be a reasonable time to discontinue gift-giving.

All three agree the question isn't simply "when?" but "how?"

Post suggests using transition gifts, moving at a point to buying a small token gift — a lovely Christmas tree ornament, if Christmas is the holiday being celebrated — rather than a larger present. Or buying a present for the family as a whole, instead of for each individual child.

Letting the future former recipients of your gifts — or their parents — in on your plans is good form, says Cleveland.

"The earlier you make changes to established traditions, the more time people have to get used to the idea," Post says. THE CANADIAN PRESS

Share your plan before taking kids off the family holiday gift list. ISTOCK

Money 101. Two couples, one year to make them richer

An $86,000 money makeover

I ran an experiment through 2014 to see how I could improve the financial wealth of two Canadian couples in 12 months. By helping each couple focus on building their net worth, collectively they improved their bottom line by $86,000. There weren't any lottery tickets or magic wands involved in this financial transformation. Rather, the couples set ambitious, yet realistic, financial goals, and were held accountable for their actions, learning to navigate the financial ropes of homebuying, family planning, investing and debt reduction. You can do it, too. – *Lesley-Anne Scorgie*

Anne-Marie and Peter knocked their financial goals out of the park over the past 12 months. SHUTTERSTOCK

Carolina and Jose pulled themselves out of the red and improved their net worth by $37,000 in 2014. SHUTTERSTOCK

Anne-Marie and Peter

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 37 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $120,000
- Life stage: First child arrived in May
- Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
- Rent or own: Rent
- Net worth: $115,000

Through their detailed approach to budgeting, discipline, and savvy investment choices, Anne-Marie and Peter improved their net worth by $49,000 in 12 months. Their net worth in January was $66,000, and is now $115,000.

2014 goals

When I first met Anne-Marie and Peter in January, they shared their ambitious financial goals for the year: Become debt-free; start an RESP for their daughter; and save for a down payment for a home.

We focused on debt reduction tactics such as negotiating interest rates on debt, squeezing more out of their budget through living frugally, earning money through raises and promotions, and pumping up their RRSP savings so they can eventually use these funds to purchase their first home through the RRSP Home Buyers' Plan. This tax-advantaged program allows first-time homebuyers to borrow money through their RRSP to put towards a down payment.

Accomplishments

Not only did the couple knock their goals out of the park, they also took care of other important financial business, including: Setting up a will; purchasing life insurance; learning the basics about savvy investing; securing a $10,000 raise for Peter; and creating a five-year financial plan.

When Anne-Marie and Peter crossed the threshold of $100,000 in net worth, they celebrated their success with an affordable and incredible trip to Ireland.

Greatest challenges for 2015

The largest barriers Anne-Marie and Peter face in 2015 are rising home prices in Toronto, the high costs of child care, and an uncertain stock market that could affect the value of their investments.

Top two tips going forward

• Tip 1 — Anne-Marie and Peter should purchase their home ASAP because their rent is inching close to $2,000 per month.

• Tip 2 — Get over the financial fears of having a second child. Through increased income, budgeting in advance and by building equity in a home, affording a second child is possible.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 32
- Occupations: Stay-at-home mom and roofing
- Total household income: $65,000
- Life stage: Three daughters, aged five, three and one
- Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
- Rent or own: Own
- Net worth: $3,300

Though their income was tight, and list of financial priorities long, Carolina and Jose pulled themselves out of the red this year and improved their net worth by $37,000. At the beginning of the year, the couple's net worth was –$33,700, but increased to $3,300.

2014 goals

In January, Carolina and Jose expressed their desire to own a home — a place to call their own. They also wanted to make a dent in their debt and save for a trip to Vancouver.

To help achieve their goals, we developed a plan to secure a 10 per cent down payment for a home through an early inheritance from Jose's parents.

We also focused on simple, but effective budgeting, debt reduction and saving skills. Though the couple hasn't taken their vacation to the West Coast, they plan to next year.

Accomplishments

The first major accomplishment for Carolina and Jose was overcoming their mental hurdle of having a lower income. Once they shifted their thinking from not having enough to stretching what they have, they took massive strides toward improving their net worth.

In 2014, they purchased a $250,000 home, weaned themselves off of student loan repayment assistance, secured a promotion and salary increase of $10,000 for Jose, saved $3,600 towards an emergency fund, bought life insurance, established a will, and created a five-year financial plan.

Greatest challenges for 2015

Carolina and Jose must decide when, and if, to increase their income. As a single-income household, their financial choices are limited and they can't afford to save for their future, let alone that of their children.

Top two tips going forward

• Tip 1 — Carolina should secure a part-time job to bolster the couple's income, allowing them to start saving for retirement.

• Tip 2 — Pay off their debts.

LESLEY-ANNE SCORGIE IS A FINANCIAL COACH, FOUNDER OF MEVEST, A FINANCIAL COACHING FIRM, AND BESTSELLING AUTHOR OF WELL-HEELED AND RICH BY THIRTY. FOLLOW @LESLEYSCORGIE AND #METROMONEYCOUPLES.

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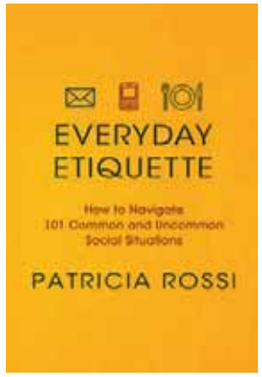
Be the star of your office holiday party

Career. An etiquette expert explains why the holiday party is the biggest networking opportunity of the year

LAKSHMI GANDHI
Metro in New York City



It seems everyone has a horror story about their workplace's annual Christmas party — you don't have to look far to find tales of drunken bosses, inappropriate jokes or regrettable flirtations.

But one expert notes that it's also important not to let those stories distract from the fact that the annual winter gathering is also the perfect time to put your best foot forward in terms of your career.

"It's really one of the most important business days of your year," says Patricia Rossi, an etiquette coach and author of Everyday Etiquette: How to Navigate 101 Common and Uncommon Social Situations.

"It's the one time of the year you can get to someone higher up in the company that you can't get to normally."

Rossi shares these tips on how junior employees can work the room and shine during a holiday party.

Your holiday party doesn't have to be as awkward as one straight out of an episode of The Office. ISTOCK

Put on a smile and attend the function

"The first thing that you have to do is go," says Rossi.

"The company has invested in it in terms of both time and money in organizing it."

And this isn't the occasion to be fashionably late or to just stop by for a few minutes, either.

"Arrive on time but don't be the last to leave," Rossi advises.

Don't just talk to your office buddies

"You want to move about the cabin — don't latch onto one person and talk to them all night," says Rossi. For the introverts out there, Rossi says it's also important to remember that almost everyone feels awkward when it comes to holiday parties.

"I was reading something that said something like 90 per cent of people don't know what to say at parties, so you know what? They probably are waiting for someone to talk to them."

Always talk to the spouses

- "Your manager is probably going to be bringing a spouse," notes Rossi. "And the spouse is always nervous about attending these things. But if you talk to them and are engaging, on the ride home she or he will say, 'Oh, I met your employee and they were so lovely, so nice.'"

Have some conversation topics in your pocket

Because it can be intimidating to saddle up to your company CEO or other high-ranking execs, most employees shy away from doing so.

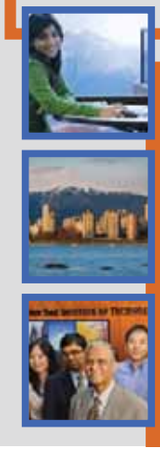
Rossi says this is a mistake and that with some prep, you'll be able to chat with anyone.

"Have two or three interesting things to talk about," she advises. "If your company VP is a big donor to the Met, that means you know they like art."

Say thank you afterward

Just like any other social event that takes lots of time and planning, it's a good idea to express gratitude after attending.

"Always send a thank-you note to the organizer of the party," says Rossi. "They put it together so that people could have fun and relax."



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Art students hone their craft with assistance from iPads

Career. Digital tools find a place in traditional fine arts classes

LAKSHMI GANDHI
Metro in New York City

What professional heights could you reach with your pad? ISTOCK

Like students at most art schools, the young women who attend the Moore College of Art in Center City, Philadelphia, spend first year on campus diving into the basics of art — learning the foundations of drawing, painting and sculpture.

But along with the pencils, brushes and crayons you'd expect to be in a young artist's tool kit, Moore students also rely on something much more high-tech: their iPads.

Since 2012, Moore has given every first-year student a new Apple device once they arrive on campus. Administrators say they decided to implement the program because they wanted to integrate the digital aspects of the curriculum with more traditional styles.

"One of the main ways the students use their iPads is as a multimedia sketchbook," says professor Lynn Palewicz, who teaches the foundation of art class all students must take.

"It's a wonderful container for ideas and allows for experimenting and exploring."

Digital natives

While the first generation of digital natives are now in college, many Moore students, such as Ava Mallett, hadn't thought to incorporate digital media into their work before they started classes.

"I actually didn't know that was a thing," says Mallett, a sophomore fine arts major who grew up in Texas.

If at first you don't succeed...

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent."

Ava Mallett
Moore College of Art in Center City student on the benefits of a changeable canvas

Mallett says the tablet is particularly useful while experimenting with new ideas she's not completely sure of.

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent," she notes, adding that having the option of trying things out has given her greater flexibility.

"I like having the iPad because I can have my notes when I prepare my ideas," says student Emily Eggly.

"I can use it for things like colour testing. And I've been using it to just get information also."

Looking for a loan to start a small business, buy tools, or take training to upgrade skills?

DIVERSEcity, partnered with Vancity credit union, is offering several microloan products to assist immigrants who are ineligible for traditional credit to achieve their professional goals in Canada. The loan ranges from $500-$7500 and offers a flexible schedule to help individuals to repay the loan at an affordable amount.

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Mini meat loaves make yummy appetizers

Mini Cheese and Prosciutto Meat Loaf. Tired of Sunday night meat loaf? Try miniature muffin-cup meat loaves topped with crispy prosciutto and cheddar cheese

ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

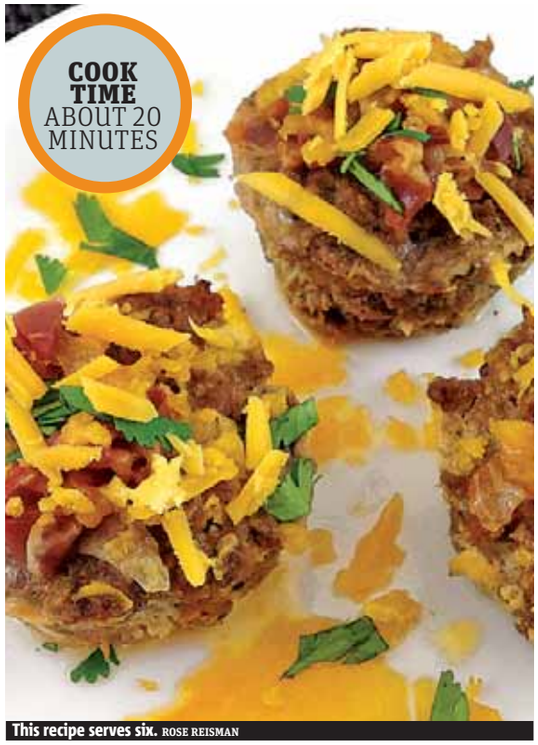
I enjoy serving these because they cook in just a few minutes and can be the main meal or an appetizer.

Be sure to use lean ground beef to reduce the calories and fat. Only 5 per cent of lean ground beef is from fat, whereas 20 per cent fat is in regular ground. A big difference if you're consuming ground beef on a regular basis.

If you're on the hunt for a homemade holiday appetizer, you've got to give these a try.

Directions

1. Preheat the oven to 375°F. Spray a 12-inch muffin tin with vegetable oil.
2. Combine the lean ground beef, eggs, barbecue sauce, seasoned dry bread crumbs, diced green onions, crushed garlic, basil and salt and pepper in a bowl.
3. Pat evenly into muffin tin. Add diced prosciutto over top.
4. Bake for approximately 20 minutes or just until temperature reaches 160 F.
5. Divide cheese over top and bake another two minutes or just until cheese melts.



This recipe serves six. ROSE REISMAN

Ingredients

- Vegetable oil
- 1 1/2 lb lean ground beef
- 2 eggs
- 1/2 cup barbecue sauce (or ketchup)
- 1/2 cup seasoned dry bread crumbs
- 1/4 cup finely diced green onions
- 2 tsp crushed garlic
- 1 tsp dried basil leaves
- Pinch of salt and pepper
- 1 1/2 oz diced prosciutto
- 1/4 cup shredded cheddar cheese (1 oz)

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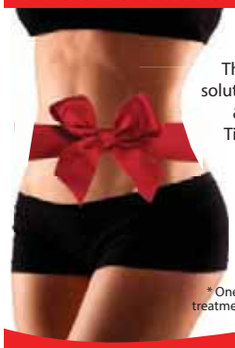

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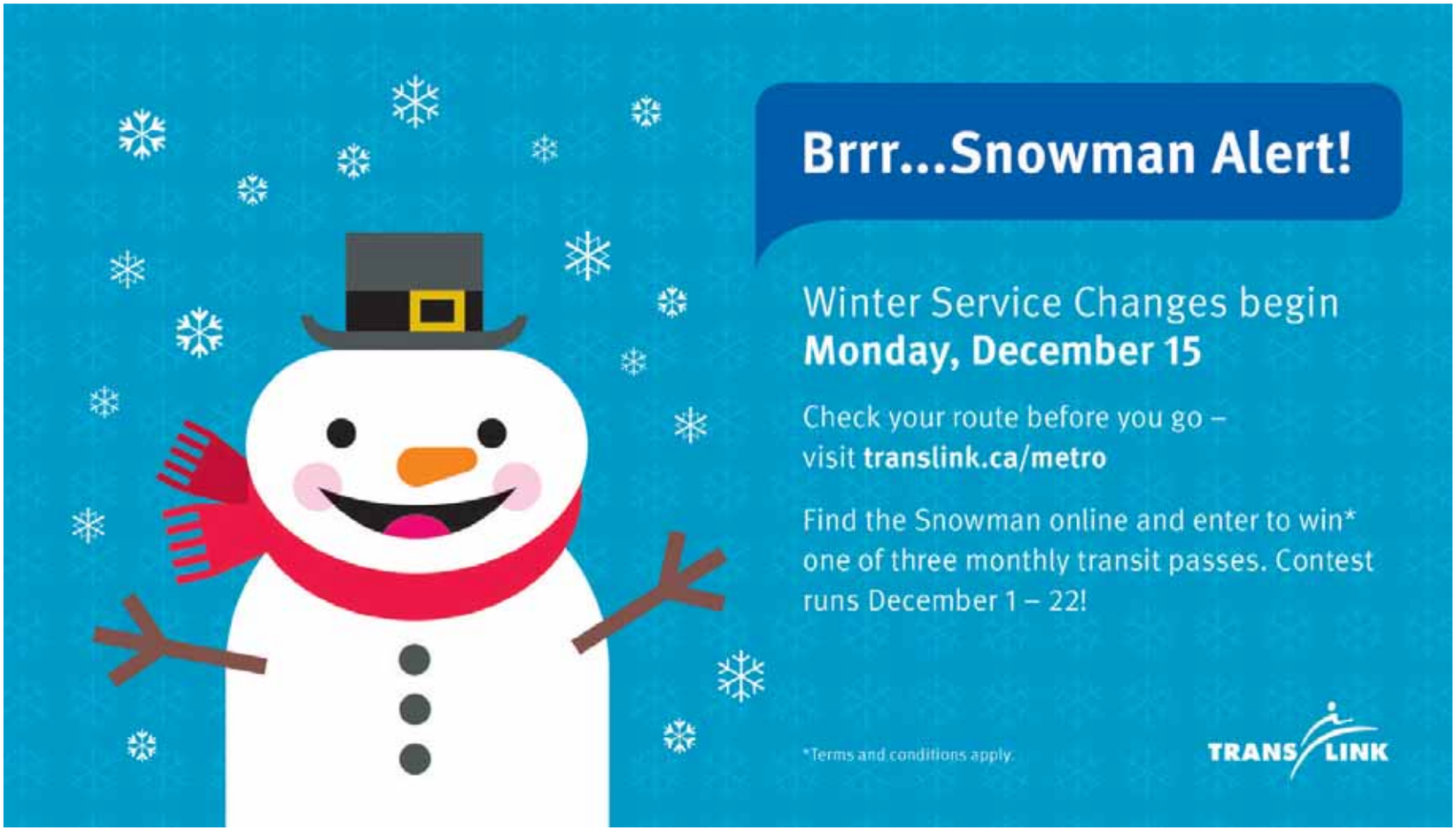
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Find the Snowman online and enter to win* one of three monthly transit passes. Contest runs December 1 – 22!
*Terms and conditions apply.
TRANSLINK

World juniors

Horvat's main focus is Canucks with no word on Team Canada loan

Rookie centre Bo Horvat, 19, is still awaiting word from the Canucks about whether they will loan him to Team Canada for the 2015 IIHF world junior championship, which begins Boxing Day.

The latest a decision can be made is Friday, which is the NHL roster freeze for the holidays

"It's day-by-day. I haven't heard anything, actually," Horvat, who played for Team Canada in 2014.

"Eventually I'm sure they're going to tell me what's going on but for right now I'm just trying to focus on the Canucks."

Canada made its first round of cuts Sunday. The final roster doesn't need to be set until Dec. 25.

CAM TUCKER/METRO

At age 19, Bo Horvat is still eligible for the world junior championship should the Canucks choose to let him play for Team Canada. GETTY IMAGES

Canucks search for a fix to ailing game

NHL. Vancouver trying to pull out of four-game losing streak and return to solid ways from season's early days

CAM TUCKER
cam.tucker@metronews.ca

Dan Girardi of the New York Rangers checks Canucks captain Henrik Sedin during the first period of Saturday night's game at Rogers Arena. The Cancuks were bullied by the Rangers in a 5-1 loss. RICH LAM/GETTY IMAGES

The Vancouver Canucks returned to the ice Sunday, but not to work on what has recently ailed their game. Instead, it was the annual SuperSkills competition at Rogers Arena.

It was an afternoon of fun and smiles and hijinks. Defenceman Ryan Stanton eclipsed 100 miles an hour in the hardest shot competition.

Jannik Hansen was the fastest skater and Ryan Miller didn't face any two-on-ones, three-on-ones or four-on-ones.

On Saturday, the New York Rangers had far too many, including in the first seven minutes of the opening period, when they opened up a three-goal lead before eventually beating the host Canucks.

That was the start of a four-game homestand for the Canucks.

There were mistakes galore, although captain Henrik Sedin believes those are "fixable."

Defencemen making bad pinches, forwards getting caught too deep in the offensive zone or at the end of long shifts — and let's not forget the 2014 Stanley Cup finalist Rangers are still a good team with plenty of speed.

It all amounted to Miller, Vancouver's $6-million-a-year goalie, getting left to the wolves.

While the players enjoyed Sunday, it's soon back to work.

They welcome the Dallas Stars, a team that made the Canucks look foolish back in October, to town on Wednesday.

"I don't think concern is the right word," said Sedin, pointing out the Canucks are still in a playoff spot. "We know how to fix these things."

During his post-game breakdown Saturday, head coach Willie Desjardins made a point of saying there may be upcoming adjustments within the team's system.

The Canucks have been a pleasant surprise through two months. But they've lost four in a row.

In all four losses, their defensive play has been suspect.

"It's execution. If you look at everything that happened (Saturday), everything was from mistakes. We don't have to change the way we play but … we can't make those mistakes," said Sedin.

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Bigras doesn't make the cut

To Russia with love.
Canada's world junior hockey team announces final roster

Nick Baptiste is one of five players cut Sunday from Canada's world juniors squad on its way to Russia.
THE ASSOCIATED PRESS

Canada's world junior journey will continue without Chris Bigras, who was among the first round of cuts despite being on last year's team.

Bigras, fellow defenceman Travis Sanheim and forwards Nick Baptiste, Morgan Klimchuk and Remi Elie were released Sunday evening after a selection camp that included two exhibition games against local university all-stars in Toronto.

Canada's roster stands at 25 players, with main camp set to open Monday in St. Catharines, Ont.

The message from Benoit Groulx and his coaching staff to those players who were cut was that this is a deep, difficult group to crack.

"We think that the players that we decided to keep are in our plans, and I thought also there was a separation between those guys and the players we kept," Groulx said. "That's the reason why we decided to let them go."

Bigras was the biggest surprise because he played all seven games in last year's tournament and as a returning player figured to have a spot. Instead, the 19-year-old Colorado Avalanche prospect will go back to the Ontario Hockey League's Owen Sound Attack.

"Obviously not the outcome I was looking for," said Bigras, who's from Elmvale, Ont. "Can't dwell on it right now."

Baptiste, a 2013 pick of the Buffalo Sabres, will go back to playing for the Connor McDavid-less Erie Otters of the OHL. Among those cut, he appeared to take it the best.

"It's such a good competition here," said Baptiste, a native of Ottawa. "Just proud to be one of the top 30 in Canada, move forward, go back to Erie and hopefully go on a (Memorial) Cup run."

THE CANADIAN PRESS

Kobe passes Jordan in points

Kobe Bryant of the Los Angeles Lakers waves to the crowd after passing Michael Jordan on the NBA all-time scoring list with a free throw in the second quarter of the game against Minnesota Timberwolves on Sunday in Minneapolis. The Lakers won by 100-94.

HANNAH FOSLIEN/GETTY IMAGES

NFL

Seattle kicks 49ers out of contention

Doug Baldwin was caught. Not in the sense of getting tackled, but caught being an observer.

Baldwin couldn't help himself. When Seattle's wide receiver saw that Green Bay had lost, he gave a little fist pump, knowing what that meant for the Seahawks.

"We can only control what we can control and so we're focused on us," Baldwin said.

The Seahawks knocked their most heated rival out of contention Sunday behind another stingy defensive effort and Marshawn Lynch's 91 yards rushing and a touchdown in Seattle's 17-7 win over San Francisco.

Gone are the 49ers from the post-season conversation. Now the question is whether Seattle (10-4) can win its final two games — at Arizona and versus St. Louis — and potentially land the No. 1 seed in the NFC for the second straight season. THE ASSOCIATED PRESS

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AUGMENTED REALITY

Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
You will need to be ruthless with yourself this week, especially on the work front where you are clearly doing too much.

♉ Taurus
April 21 - May 21
You won't find it difficult to get your own way today but don't go too far and give others the impression you think you are better than them.

♊ Gemini
May 22 - June 21
You may be fired up with enthusiasm for a new plan or project but not everyone is convinced. Does that matter?

♋ Cancer
June 22 - July 23
You need to face up to your problems and let certain people know that you will no longer be their whipping boy.

♌ Leo
July 24 - Aug. 23
If someone annoys you over the next two or three days, they are sure to regret it. You are in no mood to turn the other cheek. Watch out world!

♍ Virgo
Aug. 24 - Sept. 23
You seem to be in one of those moods when you are interested only in extremes. You will either do something very good or very bad today — there is no middle ground. Either way you will have fun.

♎ Libra
Sept. 24 - Oct. 23
You will be in a confident mood today but you might try something you know is forbidden. In the long-term, you will certainly regret it.

♏ Scorpio
Oct. 24 - Nov. 22
Let everyone know what you expect of them today. Some may grumble and say you are exceeding your powers, but rather that than have them think you are weak.

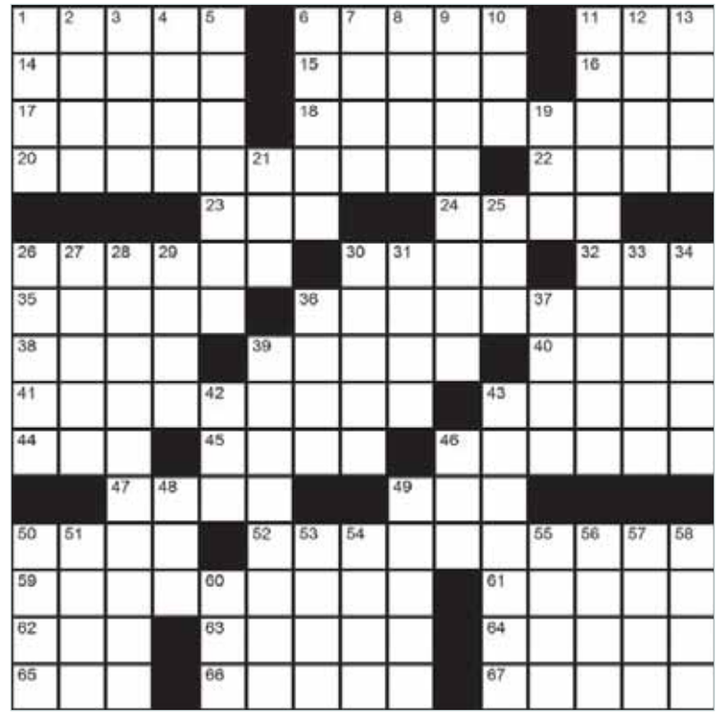
♐ Sagittarius
Nov. 23 - Dec. 21
Treat others as equals or they will make life difficult for you. And never take your nearest and dearest for granted.

♑ Capricorn
Dec. 22 - Jan. 20
Try not to come on too strong today or you could push away people who should be your friends and allies.

♒ Aquarius
Jan. 21 - Feb. 19
You are determined to finish that long list of chores. And that's good because the next few days are potentially some of your most creative of the year.

♓ Pisces
Feb. 20 - March 20
A rival will throw down a challenge today and if you are smart you will pick it up and throw it right back at them. Most likely they will be so surprised that they immediately back off.

Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Knowledge of words, for short
6. Director Hal
11. 100 cents [abbr.]
14. "...the bombs bursting __...": 2 wds.
15. Chirp
16. Romance
17. Opera tune: "Nessun __"
18. Song by Canadian singer Mac DeMarco; or, Shakespearean times of youth: 2 wds.
20. Painter's display: 2 wds.
22. Loonies
23. Dallas, __.
24. __ of passage
26. MuchMusic fare
30. __-__ (Public event, '60s-style)
32. '_' __ for Camrose
35. Christina Aguilera's "_ __ to You"
36. Group speaking on behalf of cartoon characters: 2 wds.
38. Kennel noises
39. Sprite
40. Sonny __ (Montreal-based artist)
41. One of a popular candy: 2 wds.
43. Sigmund's surname
44. Heidi Montag's hubby ...his initials-sharers
45. Grannies: German
46. Like ceramics material
47. Plummet
49. Litigate
50. End in __ (Draw): 2 wds.
52. Works by Cheticamp, NS artist Elizabeth LeFort (b.1914 - d.2005): 2 wds.
59. Folklore
61. Birthplace of Columbus
62. Grampus
63. Take in once more
64. Toronto __ Centre
65. __-i-Noor Diamond
66. 'Disk' suffixes
67. Pilotless aircraft practice run, briefly

Down
1. Ricky Martin's "Livin' La __ Loca"
2. __ about (Circa): 2 wds.
3. Wagon
4. I like = J'__
5. Songstress Toni
6. When TV news airs: 2 wds.
7. Cotton __
8. Prefix to 'copter'
9. Princess Eugenie's sister
10. Financial rpt.'s 'until now'
11. Toronto Raptors head coach: 2 wds.
12. Ravel's "Ma Mere _'__" (Mother Goose)
13. "Friends" friend
19. Polka's pal
21. Guys
25. 'Benedict' suffix
26. Lab containers
27. "Let __ __!" (start)
28. Manitoba: Nickname of the Red River Floodway: 2 wds.
29. Gaelic
30. Cardboard containers
31. The Queen's cypher: letter + Roman Numeral + letter
33. Matter
34. Cram
36. "__ Las Vegas" (1964)
37. Fashion model Ms. Delevingne
39. Brochure
42. The __ (Sault Ste. Marie's nickname)
43. Full-__ (Established/qualified)
46. Theatrical tip
48. Showbiz Clue#1
49. Terrier types
50. "Star Trek" episode, __ Time
51. Newbie
53. Flemish painter, Jacob van __ the Elder
54. S-shaped moulding
55. Raise
56. Poet's preposition
57. Continue: 2 wds.
58. Rational
60. Mining extract

Friday's Crossword

Online

See today's answers at metronews.ca/answers

Conceptis Sudoku by Dave Green

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Friday's Sudoku

4	9	5	7	2	1	8	6	3
1	2	3	8	6	5	7	9	4
8	6	7	4	3	9	1	5	2
7	5	1	3	4	6	9	2	8
2	3	4	9	1	8	5	7	6
6	8	9	5	7	2	3	4	1
5	4	2	1	9	3	6	8	7
9	1	6	2	8	7	4	3	5
3	7	8	6	5	4	2	1	9

	5		8	9				
9	7		6		5	8		
			3				6	
7	9	3		5			1	
5								6
	2			3		9	5	7
	6				4			
		9	5		3		4	1
				1	7		8	

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We've(1) may be in dreams with optional equipment. Dealer may sell or lease for less. Limited time offers. Offers only available at participating dealers. Dealer may sell or lease for less, or may charge more than advertised prices. Dealer may trade, lease or sell for less than invoice. Offers may change without notice. See your Ford Dealer for complete details, or call the Ford Customer Relationship Centre at 1-800-565-3673 for factory orders, or customer may order like advantage of eligible Ford retail customer promotions in inventory or offers available at the time of vehicle factory order or time of vehicle delivery, but not both or combinations thereof. Retail offers not combinable with any CPA/CPP, or Daily Rental incentives, Use Commercial Delivery Program or Use Commercial Fleet Incentive Program (UFP), 1st until January 2, 2015: receive $500 ($750 on 9,000 to 12,000 GVW F-450 and 4,000 to 4,250 F-550 gas; $1,000 on 4,000 to 4,250 F-550 diesel; $1,500 on 6,250 to 6,500 F-550 diesel; $2,000 on 6,750 to 7,500 F-550 diesel; $2,500 on 8,500 to 10,500 Ford Transit Connect (excluding electric) / 2014 F-Series, F-150 Regular Cab (excluding 4 x 4), F-150 SuperCrew 4x4 XLT 3.0DM / 2014 F-150 4x4 / F-150 SuperCrew 4x2 XLT and 4x4 2.0EB Raptor (excluding 5.0) / 2014 Mustang (V6 Premium), F-150 SuperCab / 2015 F-150 6½-650 (excluding chassis Cab) gas engine / 2014 Expedition / 2014 Mustang GT Premium, F-150 SuperCab / 2015 F-150 6½-650 (excluding chassis Cab) diesel engine / 2014 F-250 to F-450 (excluding chassis Cab) diesel engine – all 4 stepped chassis, cutaway/van, F-550 Regular, Medium Truck, and Mustang GT500 models excluded. Year-End Cash is not combinable with 0% APR, Cert. CTP, Daily Rental & Allowance and 48/72/120 Fleet programs. Delivery allowances are not combinable with any Fleet consumer incentives. †† Offer only available from November 11, 2014 to January 2, 2015. Offer "Program Period"). For Canada licensed resident customers. Receive $500 towards 2014 / 2015 Focus, Fiesta, or C-MAX, and $750 towards 2014 Mustang (excluding Shelby GT500) and F-150 (excluding Raptor) and 2014 / 2015 Edge, Escape, Explorer, Flex, Explorer, Escape, Expedition, Taurus (Connect, E-Series, E250 – E350 (excluding Chassis Cabs), and F-350 to F-550 Chassis Cabs models – all stepped chassis, cutaway/body, and Medium Truck models excluded) cash or an "Eligible Model" † with the purchase, lease or factory order (during the Program Period) of an Eligible Vehicle. Limit one (1) incentive and employee or Eligible Model sale, until January 02, 2015, lease at zero 2014 / 15 Escape, Focus, Fiesta, or C-MAX, and $750 towards 2014 Mustang (excluding Shelby GT500) and F-150 (excluding Raptor) and 2014 / 2015 Edge, Escape, Explorer, Flex, Explorer, Escape, Expedition, Taurus (Connect, E-Series, E250 – E350 (excluding Chassis Cabs), and F-350 to F-550 Chassis Cab